



NEWS RELEASE

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HUDGENS OFFERS TIPS FOR PENDING SNOW AND ICE STORM

Atlanta – With snow and icy precipitation in the forecast over the next several days, Insurance and Commissioner Ralph Hudgens wants to remind Georgians of some important insurance tips:

- If snow or icy conditions cause damage to either your house or car, contact your insurance agent immediately. Your agent should provide you with claims forms and arrange for an insurance adjuster to visit your property. If you can't reach your agent, contact the insurance company.
- Remember in severe weather to drive with caution. Inclement weather does not absolve you of liability should you have an automobile accident. It is your responsibility to drive with a degree of caution warranted by hazardous conditions.
- When filing a homeowners claim, make a list of all your property and valuables you believe were damaged or destroyed. Take photographs of damage to submit with your claim.
- Secure your property. For example, if a tree falls and damages your roof, cover the affected area with a tarp or plywood to reduce further damage. Your insurance company will reimburse you for repair costs, but may not pay for subsequent damage caused by rain, sleet or snow. Keep receipts of materials used for repairs.
- If damage is so severe you have to leave, remove valuable items if there's nowhere in the home to lock them up.
- If you rent, you must have your own renters policy to cover your personal belongings such as furniture, appliances and clothing. The management/landlord is not responsible unless you can prove they were negligent.

If you have questions about your policy, contact your agent or company. If you are experiencing difficulty reaching your company or your agent, call Commissioner Hudgens' Consumer Services Hotline at **404-656-2070**, or, outside the Metro area, **1-800-656-2298**. Phone lines are open from 8 a.m. to 6 p.m., Monday through Friday.

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